

Certificate Number: 12433-NJ-DE-039765561

Bankruptcy Case Number: 25-12708



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 13, 2025, at 3:09 o'clock PM EDT, Janet Kneisel completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 13, 2025 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher